Recording Requested By: CITIFINANCIAL MORTGAGE COMPANY, INC.

When Recorded Return To:

WANDA JONES ASSOCIATES HOME EQUITY P. O. BOX 140969 IRVING, TX 75014-9946 STATE MS. - DESOTO CO.

FEB 10 10 36 AM '03

BK 1655 PG 132 WE DAVIS CH. CLK.

DEED OF RELEASE

CitiFinancial Mortgage #:0002319844

EMMETT" Lender ID:11012/UNKNOWN De Soto, Mississippi

KNOW ALL MEN BY THESE PRESENTS that ASSOCIATES HOME EQUITY SERVICES, INC. holder of a certain Deed of Trust, whose parties, dates and recording information are below, does hereby acknowledge that it has received full payment and satisfaction of the same, and in consideration thereof, does hereby Cancel, Discharge and Reconvey said Deed of Trust, and the estate, title and interest now held by it under said Deed of Trust without warranty; to the person legally entitled thereto.

Original Trustor: CYNTHIA J. EMMETT, A SINGLE PERSON

Original Beneficiary: ASSOCIATES HOME EQUITY SERVICES, INC.

Original Trustee: MARSHA FOGLE

Date: Dated: 09/19/2000 Recorded on 10/13/2000 as in Book/Reel/Liber: 1256 Page/Folio: 435 as Instrument No.:

In the Records of the County Recorder of De Soto Mississippi

Property Address: 12981 MEADOW VIEW DR, OLIVE BRANCH, MS 38654

IN WITNESS WHEREOF, the undersigned, by the officer duly authorized, has duly executed the foregoing instrument.

ASSOCIATES HOME EQUITY SERVICES, INC.

On February 4th, 2003

R. LANCASTER, Vice-President

STATE OF Texas COUNTY OF Dallas

On February 4th, 2003, before me, WANDA MARTIN, a Notary Public in and for Dallas in the State of Texas, personally appeared R. LANCASTER, Vice-President, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal

WANDA MARTIN Notary Expires: 07/30/2005

Prepared By:

800-753-3673

Tina D. Lindesmith, ASSOCIATES HOME EQUITY SERVICES, INC. P. O. BOX 140969, IRVING, TX 75014

MSSTATE_TRUST_REL*

Wanda Martin Notary Public, State of Texas My Comm. Expires 07/30/05